



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esq.  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Number: 201-549-2363  
dcarlon@kmllawgroup.com  
Attorneys for the Secured Creditor  
Bank of America, N.A.

In Re:  
Thomas E. Hughes

Debtors

Order Filed on October 25, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-18923 MBK

Adv. No.:

Hearing Date: 10/11/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 25, 2023**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(Page 2)

Debtor: Thomas E. Hughes

Case No: 21-18923 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A, Denise Carlon appearing, upon a certification of default as to real property located at 22 East Mill Creek Road Eastampton, NJ 08060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Archer, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 11, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre- or post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall sell the property with the sale to close by 11/15/2023; and

It is further **ORDERED, ADJUDGED and DECREED** that the stay is vacated as of November 15, 2023 without further order of this Court; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.